



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/825,156	04/16/2004	Marc C. Zeitoun	74622-060	7855
21890	7590	04/19/2007		
PROSKAUER ROSE LLP PATENT DEPARTMENT 1585 BROADWAY NEW YORK, NY 10036-8299			EXAMINER WEIS, SAMUEL	
			ART UNIT 3691	PAPER NUMBER
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		04/19/2007	PAPER	

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/825,156	<b>Applicant(s)</b> ZEITOUN ET AL.	
	<b>Examiner</b> Samuel S. Weis	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on December 4, 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 41-75 and 82-86 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 41-75 and 82-86 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received:

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### DETAILED ACTION

1. On August 3, 2006, an Office Action was sent to the Applicant rejecting claims 41-75 and 82-86. On December 4, 2006, the Applicant responded by amending claims 41 and 62.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. **Claims 41-42, 45-46, 47-50, 62-63, 65, and 66-71** are rejected under 35 U.S.C. 103(a) as being anticipated by US 5,918,217 *Maggioncalda et al* in view of US 2003/0208427 *Peters et al*.

**As to Claim 41**, *Maggioncalda* discloses the invention substantially as claimed including in a system configured to output financial investment advice regarding investments in an investment portfolio (Abstract) associated with a designated goal based, at least, on an investor's risk and investment profile data information provided by a user (Col. 13, line 9 to Col. 14, line 47, particularly Col. 13, lines 59-64; Fig. 8), the system comprising:  
a front-end (Col. 6, lines 25-29) including a plurality of graphical user interfaces configured to receive a user's identification of an investor's risk and investment profile data (Col. 10, line 31 to Col.11, line 18; Figs. 4, 5b, 9, 12a and 12b); and

Art Unit: 3691

a back-end (Col. 6, lines 25-29) configured to, at the direction of the user via the front-end, identify one or more recommended investments, and an allocation of funds among those investments (Col. 9, lines 29-62; Fig 4, ele. 430; Fig 13), based on the investor's risk and investment profile, a time horizon and a type of the designated goal). (Col. 13, line 9 to Col. 14, line 47, particularly Col. 13, lines 59-64; Fig. 8);

wherein the front-end displays on a graphical user interface a risk allocation of at least one investor account among a plurality of investments (Fig. 12a; Col. 16, lines 26-51), an adjustable target allocation of the at least one investor account among a plurality of investments (Fig. 12b; Col. 16, lines 52-67) and a designated goal (Fig. 9, "Goal \$55,000"), the front-end further displaying a graphical representation that identifies a rate of return and a corresponding risk level for each of a plurality of alternative allocations of the at least one investor account among the plurality of investments, the target allocation being adjusted in response to user selection of a portion of the graphical representation corresponding to a desired rate of return and risk level (Fig. 4; Col. 8, lines 10-15; Col. 9, lines 1-7).

*Maggioncalda* does not specifically disclose other details of the claim limitations. *Peters* discloses these limitations as follows: the back end (paras. 64-67) identifies the investor and at least one investor account from the investment profile data (para. 25, "personalized investment advice"), wherein the back-end quantifies the designated goal from at least one response to at least one goal question presented to the user by the front-end (para. 26), wherein the back end quantifies the investor's risk tolerance from at least one response to at least one risk tolerance question presented to the user by the

Art Unit: 3691

front-end (para. 26), wherein the back-end creates a risk allocation of the at least one investor account among a plurality of investments that satisfies the investor's risk tolerance (para. 28),' and wherein the front-end displays on a graphical user interface (paras. 25-28) a current allocation of the at least one investor account among the plurality of investments (Fig. 18, ele. 1810; para. 94), the risk allocation of the at least one investor account among the plurality of investments (Fig. 18, ele. 1812; para. 94), a target allocation of the at least one investor account among the plurality of investments (Fig. 18, ele. 1812; para. 94), and the designated goal (Fig. 19, ele. 1928), wherein the target allocation is an allocation of the a least one investor account among the plurality of investments chosen by the user (Figs. 8, 10, 12; paras. 86-91). See also Summary and Background of the Invention. It would have been obvious to one of ordinary skill in that art at the time of the invention to modify *Maggioncalda* to include the limitations disclosed by *Peters* because this would provided a more sophisticated risk-based advisory system which included identification of asset classes tailored to an investor's risk profile. See *Peters* at paras. 0019 to 0031, at least. Note that both references are drawn to risk-based portfolio advisory systems and are classified in Class 705, subclass 36.

**Regarding Claim 42,** *Maggioncalda* further discloses data input and analysis with respect to an investment marketplace at Abstract and Col. 7, line 8 to Col. 8, line 3, and allocation of funds based on recited parameters at Fig. 8 and Col. 13, line 9 to Col. 14, line 47.

**Concerning Claim 45,** *Maggioncalda* discloses goals of education of a child and purchasing a home at Col. 13, lines 52-55.

**Regarding Claim 46,** *Maggioncalda* discloses a warning at Col. 13, lines 9-42 and Fig. 7c.

**Regarding Claim 47,** *Maggioncalda* discloses the invention substantially as claimed. See the discussion of Claim 1. *Maggioncalda* does not specifically disclose consideration of the recited rates of return and standard deviation. Official Notice is taken that it was old and well known at the time of the invention to consider such information in investment advisory processes. For example, the recited rates were indicators of investments as value or growth investments and standard deviation was an indicator of volatility of an investment. It would have been obvious to one of ordinary skill in the art at the time of the invention to include these considerations in the investment advisory method of *Maggioncalda* because this would make for improved quality of investment advice. See *Maggioncalda* at fig 5a.

**With respect to Claim 48,** *Maggioncalda* discloses an investment proposal at Fig. 4, eles. 430 and 420.

**With respect to Claim 49,** *Maggioncalda* discloses a goal-based calculator at Fig. Col. 1, lines 38-48.

**Regarding Claim 50,** *Maggioncalda* discloses quantification of a goal at Fig. 4, ele. 420, "goal of \$117,849 in retirement at age 65".

**Regarding Claims 62-63,** they are method forms of Claims 41 and 42 and are rejected in a like manner.

**Regarding Claims 65 and 67**, see the discussion of Claims 62 and 45-46.

**As to Claim 66**, see the discussion of Claims 45 and 62.

**Claim 68** is a method form of Claim 47 and is rejected in a like manner.

**Regarding Claims 69**, see the discussion of Claims 62 and 48.

**Regarding Claim 70-71**, see the discussion of Claims 62 and 50.

4. **Claims 43-44, 51-61, 64, 72-75, and 82-86** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,918,217 *Maggioncalda* et al in view of US 2003/0208427 *Peters* et al and further in view of US 6,430,542 *Moran*.

**As to Claim 43**, *Maggioncalda* discloses the invention substantially as claimed, including outputting via the front-end data indicating recommended potential investments for an investment portfolio associated with a designated goal. See Fig. 4 and related text. See also the discussion of *Maggioncalda* does not specifically disclose that the system recognizes relationships between multiple investors. *Moran* discloses this limitation at Fig. 10 and Col. 12, lines 53-64. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Maggioncalda* to include the recognition of relationships among investors in investments disclosed by *Moran* because this would consider the economic effects of portfolio decisions on related groups rather than disparate individuals. See *Moran* at Col. 12, lines 56-64.

**Concerning Claim 44**, *Moran* discloses a husband/wife relationship at Col. 12, line 59.

**As to Claim 51**, *Maggioncalda* further discloses a Recommended Purchase screen at Fig. 4, ele. 430. *Moran* discloses an Investor/Goal Manager screen at Fig. 17,

Art Unit: 3691

an Asset Allocation screen at Fig. 23, a Portfolio Analytics screen at Fig. 12 and a proposal Generation screen at Fig. 45. It would have been obvious to one of ordinary skill in the art at the time of the invention to add the screens disclosed by *Moran* to those of *Maggioncalda* because this would provide fuller functionality for the advisory method of *Maggioncalda*.

**With respect to Claim 52**, see *Moran* at Figs. 10-27. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Maggioncalda* with the creation of investors groups and account addition functions disclosed by *Moran* because this would allow advisors to customize information on investors for the advisory process.

**Concerning Claim 53**, *Moran* discloses consideration of progress to a goal at Col. 2, lines 11-30.

**With respect to Claim 54**, *Maggioncalda* discloses review of mutual funds at Fig. 5a and Col. 10, lines 20-30.

**Concerning Claim 55**, Official Notice is taken that customization of proposals for particular customers by selecting subsets of data was old and well known at the time of the invention. For example, an advisor might wish to provide a greater number of exhibits for the more detail-oriented customer. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Maggioncalda* with this feature to provide proposals most accessible to each customer.



**Concerning Claims 56-58**, *Maggioncalda* discloses a General Asset Allocation report associated with a designated goal at Figs. 5a, 12a, 12b, 14a and 14b. See also Col. 3, liens 29-60, Col. 8, line 5 to Col. 9, line 62 and Col. 16, lines 26-67.

**As to Claim 59**, *Maggioncalda* discloses a retirement module at Col. 18, lines 26-38.

**Regarding Claim 60**, *Moran* discloses an entry port screen having links to navigational icons that trigger associated screens at Fig. 3. It would have been obvious to one of ordinary skill in the art at the time of the invention to include the entry screen of *Moran* in the method of *Maggioncalda* because this would provide a logical point to begin the advisory process and give access to successor functions.

**With respect to Claim 61**, *Moran* discloses successor options at Fig. 2, eles. 77-79.

**Regarding Claim 64**, it is the method form of Claim 43 and is rejected in a like manner.

**Concerning Claims 72-73**, see the discussion of Claims 70 and 51.

**Regarding Claims 74-75 and 82-84**, see the discussion of the respective Claims from which they depend and Claims 53-55 and 57-58.

**Claim 85** is a method form of Claim 60 and is rejected in a like manner.

**Claim 86** is a method form of Claim 61 and is rejected in a like manner.

### ***Response to Arguments***

5. Applicant's arguments filed December 4, 2006 have been fully considered but they are not persuasive. The Applicant argues that neither *Maggioncalda*, *Peters*, nor *Moran* teach or suggest the features now recited in claims 41 and 62. *Maggioncalda* discloses in Fig. 4 a graphical user interface with a risk slider bar, a plurality of investments, and a rate of return based on risk input by the investor (See also Col. 8, lines 10-15; Col. 9, lines 1-7). The slider bar can be moved from low risk to medium risk to high risk. When the risk changes, the rate of return, possibility of loss, and plurality of investments change correspondingly. Therefore, *Maggioncalda* discloses a graphical display of both a rate of return and corresponding risk level for each of a plurality of alternative investment allocations.

### ***Conclusion***

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

Art Unit: 3691

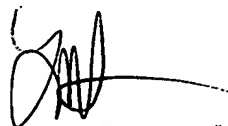
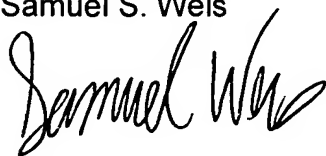
the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samuel S. Weis whose telephone number is (571) 272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Samuel S. Weis



LALITA M. HAMILTON  
PRIMARY EXAMINER